

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF REGION 3 DISTRICT OF PA
REGION 3 DIVISION

In re: ZAMARIS GONZALEZ	§	Case No. 17-bk-11165
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 02/20/2017.
- 2) The plan was confirmed on 05/10/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 06/14/2022.
- 6) Number of months from filing or conversion to last payment: 63.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$8,640.00.
- 10) Amount of unsecured claims discharged without full payment: \$108,690.16.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 22,721.97	
Less amount refunded to debtor(s)	\$ 105.00	
NET RECEIPTS		\$ 22,616.97

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,494.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,770.62	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 5,264.62
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DAVID OFFEN ESQUIRE	Lgl	0.00	NA	NA	3,494.00	0.00
TRAFFIC COURT	Uns	600.00	771.65	771.65	315.35	0.00
FIRST BANK OF DELAWARE	Uns	0.00	535.37	535.37	218.78	0.00
AMERICAN INFOSOURCE	Uns	0.00	255.25	255.25	104.31	0.00
CAVALRY SPV I, LLC	Uns	0.00	11,800.74	11,800.74	4,822.53	0.00
SELENE FINANCE	Sec	130,866.53	136,121.75	0.00	0.00	0.00
PHFA LOAN SERVICING DIVISION	Sec	0.00	45,127.58	0.00	0.00	0.00
CITY OF PHILA	Sec	0.00	1,284.87	1,284.87	1,284.87	0.00
SB1 FEDERAL CREDIT UNION	Uns	0.00	10,323.10	10,323.10	4,218.67	0.00
SB1 FEDERAL CREDIT UNION	Sec	5,401.00	5,401.09	6,387.84	6,387.84	0.00
SB1 FEDERAL CREDIT UNION	Sec	17,744.00	17,774.46	0.00	0.00	0.00
AARON'S INC	Sec	8,000.00	NA	NA	0.00	0.00
AARGON AGENCY AS AGENT	Uns	468.93	NA	NA	0.00	0.00
ARDENT FEDERAL CREDIT	Uns	10,323.00	NA	NA	0.00	0.00
ARS/ACCOUNT RESOLUTION	Uns	1,147.00	NA	NA	0.00	0.00
BREE'S AMIMAL HOSIPTAL	Uns	28.00	NA	NA	0.00	0.00
CERASTES LLC	Uns	3,069.05	NA	NA	0.00	0.00
CITIBANK/ BEST BUY	Uns	1,861.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
COMCAST	Uns	437.61	NA	NA	0.00	0.00
COMMONWEALTH OF PA	Uns	9,883.66	NA	NA	0.00	0.00
ERC/ENHANCED REC. CORP	Uns	292.00	NA	NA	0.00	0.00
HILLCREST DAVIDSON & A	Uns	1,194.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEM LLC	Uns	1,090.04	NA	NA	0.00	0.00
LDC COLLECTIONS SYSTEM	Uns	379.85	NA	NA	0.00	0.00
PECO	Uns	400.00	NA	NA	0.00	0.00
PGW	Uns	1,003.41	NA	NA	0.00	0.00
PHFA/HEMPA	Uns	46,091.57	NA	NA	0.00	0.00
PORT RECOVERY ASSOC	Uns	2,927.77	NA	NA	0.00	0.00
SPRINT CORP	Uns	1,245.13	NA	NA	0.00	0.00
TOTAL CARD	Uns	11,800.74	NA	NA	0.00	0.00
WATER REVENUE BUREAU	Uns	1,040.93	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 6,387.84	\$ 6,387.84	\$ 0.00
All Other Secured	\$ 1,284.87	\$ 1,284.87	\$ 0.00
TOTAL SECURED:	\$ 7,672.71	\$ 7,672.71	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 23,686.11	\$ 9,679.64	\$ 0.00

Disbursements:

Expenses of Administration	\$ 5,264.62	
Disbursements to Creditors	\$ 17,352.35	
TOTAL DISBURSEMENTS:		\$ 22,616.97

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 07/14/2022

By: Kenneth E. West
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.